

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: J.V. Davies et al. Attorney Docket No.: SACO121711
Application No.: 10/685290 Art Unit: 3686 / Confirmation No.: 9822
Filed: October 14, 2003 Examiner: S. Rangrej
Title: ONLINE SYSTEM AND METHOD FOR
PROCESSING LIFE INSURANCE APPLICATIONS

DECLARATION OF JENNIFER VICTORIA DAVIES

PURSUANT TO 37 C.F.R. § 1.132

TO THE COMMISSIONER FOR PATENTS:

I, Jennifer Victoria Davies, hereby declare and state as follows:

1. I am currently employed by Symetra Life Insurance Company as Senior Vice President and have worked in the life insurance industry since 1982. Through my experience and training, I know the processes by which life insurance policies are marketed and sold in the United States. I have reviewed the above-identified patent application and the claims as amended on October 7, 2009, and provide this declaration in support of the patentability of the claims.

2. In the process of selling a life insurance policy, an insurance company or agent may provide an "illustration" to a policy applicant. An "illustration" is a term of art in the life insurance industry. As understood in the life insurance industry, an illustration is a document that provides a set of projections which describe, or illustrate, how a life insurance policy may perform in the future, for example, over the prospective insured's lifetime. Persons having ordinary skill in the art of generating and marketing life insurance policies know and understand that an illustration is based on a projection of future performance of a life insurance policy. An

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illustration is typically prepared by the actuarial department of the insurance company and may include year-by-year financial projections for the policy. If the policy provides term life insurance, the projections in the illustration may extend, for example, to the date that the policy expires. If the policy is a permanent life insurance policy, for example, projections may be provided beyond the person's 100th birthday. Frequently, an illustration shows the current and maximum premiums for each year of the policy, the total premiums paid up through the year, and the projected death benefits for each year.

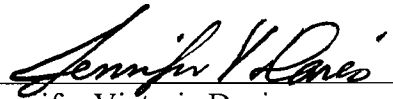
3. An "illustration" is not synonymous with a life insurance application or life insurance proposal, nor is it necessarily included in a life insurance application or proposal. It is possible for a life insurance company or agent to send a life insurance application or proposal to an applicant without an illustration, and such application can be signed or proposal accepted without review of an illustration by the applicant. The above-identified patent application describes a mechanism by which a life insurance company can require that it receive a certification *explicitly confirming* whether a generated illustration was delivered to the insurance policy applicant at the time of commitment for purchase of the insurance policy. (See, e.g., page 15, line 29, to page 16, line 3, of the patent application as filed.)

4. I have reviewed U.S. Patent No. 7,143,051, issued to Hanby et al. and U.S. Patent Application Publication No. 2002/0116231 by Hele et al. I do not find any disclosure in either of these references that teaches or suggests online processing of a life insurance application that requires, in part, receiving a certification via an electronic data communications link confirming whether a generated illustration was delivered to the insurance policy applicant at the time of commitment for purchase of the life insurance policy.

4. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further, that these statements were made with the knowledge that willful false statements and the like so

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made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.



Jennifer Victoria Davies

Date: 11/16/2009